

DEED OF TRUST

Record for Record April 15 1983 At 3¹⁰ O'clk PM Said Day Recorded & Ex'd per Charles C. Keller, Jr.

THIS DEED OF TRUST is made this 15 day of April 1983, among the Grantor, James J. Latendresse, III, Diana L. Latendresse Husband & Wife
 (herein "Borrower"), Allan Lang, Marvin R. Lang and
Richard S. Cohen (herein "Trustee"), and the Beneficiary,
Standard Federal Savings and Loan Association a corporation organized and
 existing under the laws of The United States whose address is 481 North
Frederick Avenue, Gaithersburg, Maryland 20877 (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Frederick State of Maryland:

Lot numbered Eight (8) in Block lettered F in the subdivision known as "SECTION SEVEN, OAK ACRES", as per plat thereof recoded in Plat Book 9 at Plat No. 55 among the Land Records of Frederick County, Maryland.

Title Insurer: Ticor Title Insurance Co.

REC'D FEE 22.00

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22. which has the address of 9789 Chestnut Oak Court Frederick
 (Street) (City)
Maryland 21701 (herein "Property Address"). Such property having been purchased in whole or in part
 (State and Zip Code)
 with the sums secured hereby.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated April 15, 1983 (herein "Note"), in the principal sum of
One Hundred One Thousand Six Hundred Fifty and 00/100
 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on
May 1, 2013 the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend specially the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Filed December 29, 1983